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5018

TESTIMONY OF

THE CONNECTICUT MESSENGER COURIER ASSOCIATION
THE CONNECTICUT COALITION OF PROPERTY OWNERS
THE GREATER DANBURY CHAMBER OF COMMERCE
THE LUMBER DEALERS' ASSOCIATION OF CONNECTICUT
THE MILFORD CHAMBER OF COMMERCE
THE NORTHWEST CONNECTICUT CHAMBER OF COMMERCE

BEFORE THE LEGISLATURE'S INSURANCE AND REAL ESTATE
COMMITTEE

1:00 PM, TUESDAY, FEBRUARY 3, 2009
ROOM 2D, LEGISLATIVE OFFICE BUILDING
HARTFORD, CONNECTICUT

Good morning. My name is Marshall R. Collins. I am appearing in my capacity as Counsel for Government Relations for the aforementioned six organizations (the "Organizations"). Collectively they represent more than 4,000 employers of approximately 130,000 men and women in Connecticut.

The Organizations support **HB 5018 AAC Requiring A Cost-Benefit Analysis Of Health Insurance Benefits mandated In This State..**

The proposal recognizes that mandated insurance coverage is a factor which drives the cost of health insurance. The Organizations believe that before the Legislature adopts new insurance mandates that it should have the benefit of a cost-benefit analysis.

Massachusetts in adopting its universal health plan recognized that mandated coverage contributed to health insurance price increases and established a group to review those mandates.

If health insurance is to become more affordable, **all** cost drivers must be examined. The Legislature should have such accurate information before any new mandates are adopted.

This completes my testimony. Thank you for your consideration.